ललित नारायण मिथिला विश्वविद्यालय

कामेश्वरनगर, दरभंगा

डॉक्टर ऑफ फिलासफी (पी-एच० डी०) उपाधि हेतु नामांकन के लिये प्रारम्भिक आवेदन-पत्र

Forwarded

Head & Director
Dept of Commerce
L. N. Mithila University
DARBHANGA

DEAN
Faculty of Commerce
LNMU Darbhanga

१.	नाम, वृति अथवा पेशा घर का पता, वर्तमान पता - Name, home address and occupation alongwith present address.	MANOJ KUMAR Vill-MANIKPUR ITAHA Post-ITAHA PS-SAKRA DIST-MUZAFFARPUR BIHAR (843121)
२.	शैक्षणिक योग्यता उपाधियों की प्राप्ति का वर्ष ? विश्वविद्यालय के नाम और परीक्षोत्तीर्णता का वर्ग के साथ उल्लेख-शिक्षण का अनुभव, यदि हो- Academic qualifications degrees obtained with class and year, name of the University and teaching exprience, If any.	M.Com I^st Class (71.56), 2018, BRABU MUZAFFARPUR
३.	विषय-नाम और विवरण सहित जिस पर शोध करना अभिप्रेत हो। (विषय की रूपरेखा भी अलग से दो प्रतियाँ संलग्न करनी चाहिए) A Statement of the problem on which prosposes to work (Two copies of synopsis also should be submitted separately).	Growth Pattern of micro, Small and Medium Enterprises in Bihar: An Appraisal
४.	इसके पूर्व का शोध-कार्य यदि सम्पन्न हुआ हो Previous research work done, if any :-	NO
५.	इसके पहले क्या शोध-कार्य के लिए इस विश्वविद्यालय में आवेदन किया गया था ? यदि आवेदन किया गया था, तो उसका क्या परिणाम हुआ ? Whether ny application for Research-work was submitted previously to this University ? if so, with what result ?	NO
६.	यदि कोई प्रायोगिक कार्य भी करना हो, तो उस प्रयोगशाला का नाम और उस संस्था के विभागीय अध्यक्ष से उनके उपयोग की अनुमति का पत्र तथा तत्संबंधी प्रयोग के लिए उपस्करों आदि की पर्याप्तता-सूचक विवरणी - In case of any practical work to be done, the name of the laboratory and the consent of the Head of the Institution and a statement from the Head as to the sufficiency of the apparatus for the purpose.	NO

७. शोध निर्देशक का नाम-
उपाधिगत योग्यता, शिक्षण-अनुभव एवं निर्देशन की स्वीकृति (अनुमति सूचक पत्र संलग्न रहे)
Supervisor's name his qualification, teaching experience and his consent (Letter of consent to be supplied).

Dr. Chandeshwar Prasad Sahu
M.Com, Ph.D, Exp. 17/03/86 + Till. Now
(Assistant Professor)
M.K.S. College Trimuhan Chandauna Darbhanga

८. ल०ना०मिथिला विश्वविद्यालय की पंजीयन संख्या, पंजीयन के वर्ष के साथ-
Registration No. of L. N. Mithila University with year.

९. प्रारंभिक पंजीयन शुल्क ३००) रू० जमा करने की तिथि
Date of depositing Rs. 300/- as preliminary Registration fee.

१०. आवेदक ल०ना०मिथिला विश्वविद्यालय के कॉलेज के प्राध्यापक हैं अथवा पूर्णतः नियुक्त शोध-छात्र ?
Whether he is a lecturer in a college/ Department under L. N. Mithila University or a whole time research Scholar ?

No

११. अन्य ज्ञातव्य सूचनाएँ, यदि हो ।
Any other relevent matter.

No

19/04/2024
आवेदन की तिथि
Date of submission

Momos Kumar
आवेदक का हस्ताक्षर
Signature of applicant

आवश्यक निर्देश

(१) यह आवेदन-पत्र पूर्णरूप से भरकर संलग्नकों के साथ संबंधित विषय में स्नातकोत्तर विभाग के अध्यक्ष के द्वारा शोध के विषय की रूपरेखा स्वीकृत कराकर इस कार्यालय में भेंजें ।

(२) आप अपने कार्यालय के अनुमति-पत्र के साथ इस आशय का पत्र भेंजें कि आप शोध-कार्य की अवधि में उसी स्थान पर रहेंगे जहाँ आपके निर्देशक आपको रहने के लिए निर्देशित करें ।

(३) अगर आप इस (ल० ना० मिथिला) विश्वधिद्यालय के पंजीकृत छात्र हैं तो पंजीयन संख्या सूचित करें; परन्तु यदि यहाँ के पंजीकृत छात्र आप नहीं है तो जिस विश्वविद्यालय में आपने अध्ययन किया था, वहाँ का प्रव्रजन प्रमाण-पत्र (मूल प्रति) और पंजीयन के लिए विहित आवेदन-प्रपत्र भरकर निर्धारित शुल्क के साथ भेजें ।

(४) पी-एच० डी० के लिए प्रारंभिक पंजीयन शुल्क ३००) रूपये इस कार्यालय में जमा करें।

(५) अपनी मास्टर डिग्री की अभिप्रमाणित प्रतिलिपि भेजें ।

(६) अपने शोध के विषय पर एक संक्षिप्त टिप्पणी (जो अधिक से अधिक पचास शब्दों की हो) तैयार कर निर्देशक द्वारा स्वीकृत कराकर भेजें । यह 'अन्तर विश्वविद्यालय बोर्ड ऑफ इण्डिया ऐंड सिलोन' को भेजा जायेगा ।

आपका विश्वस्त,
कुलसचिव

L.N.M.U. Press (Offset), K.Nagar, Darbhanga - UJ 03/17-18-5,000

A Proposed Synopsis

Growth Pattern of Micro, Small and Medium Enterprises in Bihar: An Appraisal

Submitted

For Doctor of Philosophy in Commerce

By

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DARBHANGA

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March, 2024

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Growth Pattern of Micro, Small and Medium Enterprises in Bihar: An Appraisal

Introduction

Industrialization is a significant feature of economic development. Micro and Small sector has emerged as a highly vibrant and dynamic sector of the Indian economy over the last five decades. They play a key role in the development of the economy with their effective, efficient, flexible and innovative entrepreneurial spirit. The involvement of Micro and Small size enterprises is essential in order to provide employment, spur growth and maintaining sustainable development. Their growth will boost the manufacturing sector and encourage competitiveness. Micro and Small enterprises also help to attain more equitable distribution of the benefits of economic growth and thereby help in order to alleviate problems associated with imbalanced income distribution. The existing facts suggested that Micro and Small enterprises have a major role in the growth and development of all the leading economies in the world. These enterprises are quite complementary to the Medium and Large scale industries as ancillary units.

Since the inception of planning for economic activities in India great stress has been laid on the development of the Micro and Small enterprises. Growth and development of Micro and Small enterprises is very important for the health of our economy. The main objectives behind establishment of Micro and Small enterprises in India are the creation of job opportunities, increase in standard of living, regional balance, mobilization of local skills and capital etc. It has contributed most significantly for the development and promotion of new enterprises. Promotion of Small scale industries has been one of the main strategies

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for economic development of the developing countries since 1950s. Micro and Small enterprises are competent to use of indigenous resources for producing goods and services and act as a backbone for the economic growth and development of the country.

With its quickness and dynamism, thi sector has shown admirable innovativeness and adaptability to survive in the recent economic downturn and slump. In accordance with the prevision of Micro, Small & Medium Enterprises and medium Development Act, 2006 the Micro, Small and Medium Enterprises are classified in two Classes: Manufacturing Enterprises: The enterprises engaged in the manufacture or production of goods pertaining to any industry specified in the first schedule to the Industries Act, 1951. The Manufacturing Enterprise is defined in terms of investment in Plant & Machinery Service Enterprises: The enterprises engaged in rendering of services are defined in terms of investment in equipment:

Classification	**Manufacturing Enterprises** (Investment in Plant and Machinery) (Rs.)	**Service Enterprises** (Investment in Equipment) (Rs.)
Micro	Up to 25 Lakh	Up to 10 Lakh
Small	Above 25 Lakh and up to 5 Crore	Above 10 Lakh and up to 2 Crore
Medium	Above 5 Crore and Up to 10 Crore	Above 2 Crore and Up to 5 Crore

It is estimated that in terms of value the MSMEs accounts 8% of gross domestic product, about 45% of manufacturing outputs, 40% of the total exports of the country and employment spread is about to 60 million peoples in over 29 million enterprises throughout the country. There are over 6000 products ranging from tradition to high-tech items, which are being manufactured by MSMEs in India. The advantage of this sector is that it requires less investment, creating

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employment on a large scale, and reducing the employment and underemployment problems. Despite the above significant contributions of the Micro and Small sector, this sector continues to face certain problems like: availability of adequate and timely credit, high cost of credit, collateral requirements, and access to equity capital and rehabilitation of sick enterprises etc. It thus emerges that adequate, timely and affordable credit is one of the bigger issues for the MSME Sector.

Review of Literature

The review of literature present an account of studies related directly or indirectly to the present study. **Rao (1991)** studied on problems and causes of sickness of micro and small industries and concluded that various factor viz inadequate availability of finance, management deficiency, marketing etc. are responsible for the sickness of micro and small industries. **Wani (1993)** expressed on quality consciousness in small sector and revealed as the quality consciousness is helpful to ger extra market of the product sold by the business unit. **Khanka (1994)** worked on growth and sickness in small scale industries in India and reported that sickness is a steady process, which is an ultimately result of collective effect of many factors, on which the business unit have no control.

Himachalam, Jaya Chandran and Kumar (1995) explored on plight of small scale units in Industries estate and wrap up that the govt have to provide financial assistance at right time and at concessional rates for the SMES. **Ramesha's (1998-1999)** study lying on inter-State disparity study concluded that, the special institutions and banks have to be opened in credit deficit states. **Littunen (2000)** in his study entrepreneurship have been influenced by two schools of thought: personality traits, and the need to achieve and contingency thinking, influenced by the environment and situation. **Zinger et.al (2001)**

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identified various background variables like gender and education, financial resources, external assistance and training and management capability that influence early stage performance of micro enterprises in Canada.

Aggarwal (2002) on establishment of industrial estate suggested that the versatile development of industries in a country took place only with the help of industrial estate/areas. **Sitharamayya (2003)** studied on working capital management in small enterprise and concluded that for the working capital management proper check should be on storage period of row material, finished goods, debtor turnover ratio and creditor's payment period etc.

Rajyalakshmi (2004) stated on productivity awareness among SSIs and revealed that, the majority of SSI units measure the total input and output but not the efficiency of their inputs. **Dagari (2005)** investigated on labour turnover in small scale industry and come to know us that, if the labour turnover is higher, it leads to increase in expenditure on recruitment and training, which includes delay in production, higher staffing levels, increased nsk of accidents low morale and productivity etc. **Sharma and Desh (2006)** dealt with labour productivity in SSIS in India and concluded the labour productivity have be achieved if the government and business unit formulates policies to provide social security, marketing facility, technology up-gradation, training and skills to workers etc.

Sherwani (2007) researched on making small scale industry viable and reported, the SSI sector is best for rural and semi-urban development. The government has to formulate the promotional package for SSI sector. **Saxena (2009)** studied on marketing challenges and medium enterprises clusters and finally concluded that, there are so many factors which affects the marketing strategies of SMEs re limited financial resources, limited use of specialized

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services. **Datta (2010)** studied on topic management for growth of SME sector and found that, the importance of strategic management cannot be neglected in SMLs. According to the survey 86% of SME firms followed the strategic management out of those 94% reported improved profits. It also reveals that the reasons for not using the strategic management by SMEs are lack of sufficient skills in management.

Ibrahim (2010) expressed in performance monitoring in SME sector that essential in every manufacturing organization to assign the each important task to the separate cell attached to the estimation department such cell should adopt advanced techniques like CPM and PERT methods for the performance monitoring in SMEs sector. **Mujoo (2010)** make inquiries in dynamics of development in manufacturing industries: small scale industries in the eastern region of Uttar Pradesh and concluded that, the eastern region of the U.P. is one of the most backward area, the development of SSIS will helpful in every aspect like employment and income generation. **Dilip (2011)** do research on industrial sickness in India: magnitude and intensity and accounted during the period from 1980-81 to 2002-03 total number of sick SSI units in India increased by about 7 times, during this period total amount of bank credit blocked increased by about 5 times. **Yadav (2012)** investigated on MSME finance: a study of viability from banker's perspective and reported that that growth rate of MSMES has always much higher than the overall credit growth of banking industry.

Mukherji (2013) studied about the small scale enterprises and employment potential and revealed that, MSMEs has an important role to play as labour oriented and labour intensive with relatively higher labour- investment ratio from the available data no one can neglect the importance of MSMEs in mitigating the problem of unemployment. **Pujar (2014)** on MSME and employment in India. an

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analytical study found that it is one of the elementary sectors of the Indian economy in terms of employment generation and providing strong entrepreneurial base. **Dubal (2015)** in a research paper on a pivotal role of SMEs in India argued that in India the labour is plentiful and capital is scare the small sector is only a major source of employment for millions of people.

Venkatesh (2016) studied on contribution of Indian MSMEs towards Indian industry- issues and challenges and evident that The Indian market is growing rapidly and making remarkable progress in various industrial sectors like: manufacturing, precision engineering, food processing, pharmaceuticals, textile, retail, information technology, service etc. **Sharif, Singh and Sharma (2017)** has investigated about the impact of special industrial package on the growth of Himachal Pradesh. **Hamid (2017)** studied about growth; challenges and issues related to MSMEs in J&K and found that these enterprises are facing different hurdles in overall expansion like poor infrastructure facilities, shortage of electricity, political instability and financial problems.

Prakash (2019) observed that there is a continuous and steady growth of number of MSMEs units in Bihar. The Micro, Small and Medium Enterprises (MSMEs) have been accepted as the engine of macro-economic growth and play adominant role in the equitable and sustainable economic development of Bihar. The major advantage of the sector is its employment potential at low capital cost. Considering the increasing insurgency problems in the state, outside entrepreneurs are hesitant to come to the insurgency stricken state for establishing their industrial units. Problems in land acquisition are yet another reason behind the failure of the industrial policy. However, as the majority of land in Bihar is agricultural land, its acquisition is an issue. The challenge for the government is to address the issue from a holistic perspective, striking a balance between agriculture and industry. To

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facilitate growth in the micro, small and medium enterprises (MSMEs) sector, industrial clusters need to be created to ensure common facilities, thereby reducing the disparities among the areas. The various promotion agencies are working to facilities and provide a concession to establish the industries in Bihar.

Statement of the Research Problem

. Micro, Small and Medium Enterprises have substantially contributed to the economic development of our state. The MSME sector in Bihar occupies the second position next alone to agriculture in terms of employment generation. This sector accounts for about 95% of the industrial units, 65% of manufacturing output. MSMEs have greater opportunities to grow as ancillary industries to unleash higher industrial growth. MSMEs being less capital intensive and more employment friendly have easier access to raw materials, subsidies and other incentives under cluster programs. The state has huge growth potential to create and enhance the capacity of enterprises both in the manufacturing and service sector by using the available resources. There are huge opportunities for the MSMEs to grow as ancillary industries to unleash greater industrial growth. Development of the sector is therefore extremely important as it holds the key to inclusive growth and plays a pivotal role in holistic development of the state. MSME rapid the investment in infrastructure, abundant job opportunities. emergence of a robust private sector with small and big companies/ corporate houses and high rise in consumerism. The MSME sector has the potentialities to emerge as the backbone of state economy and to continue as an engine of growth provided an environment-friendly policy framework and enabling infrastructural support are made available for its functional operations. MSMEs in Bihar consistently feed the domestic and the international value chain as manufacturers, suppliers, distributors, retailers, contractors and service provider by accounting for

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a substantial segment of our industrial units. Availability of adequate financial resources, a supportive policy framework to address the areas like entrepreneurship development, a competent pool of human resources, application of latest technology and new innovations, adequate international market linkages and bilateral trade agreements etc. would make the Indian MSME sector globally competitive to address the emerging challenges and help ensure their sustainability. The roadmap for MSME development should include a target for increase in the share of their contribution in the state economy, a substantial increase in generation of employment avenues up to 50%, an enhancement in MSME contribution in the key public and private industry sector by meeting the growing domestic demand, indigenization and important substitution and growth in foreign exports. It was expected that the "implication of industrial incentive 2006" by Government of Bihar would make a substantial impact in the area of indigenization and would also attract sizable foreign investment. Similarly, "Bihar Industrial Investment promotion police (BIIPP) 2016 "Offers huge opportunities to MSMEs to participate in path of industrial progress in the state. The development of MSME will result in growth of state per capita income as well as more employment opportunities.

According to 4th Census of MSMEs.(registered units) Bihar occupies 9th position in India in terms of numbers of Micro, Small and Medium enterprises 3.20% percentage registered working enterprises (after Uttar Pradesh, Andhra Pradesh, Maharashtra, Tamil Nadu and Madhya Pradesh,, West Bengal, Rajasthan). In terms of employment generation, the state Bihar ranks12thposition where 147,775 employees are engaged in the MSMEs enterprise. The maximum share of employees are engaged in Micro enterprises (95.30%) rest are in small and Medium enterprises. The industrial sector in Bihar in terms of per capita income is

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hardly 3.2% of net domestic product of the State, whereas, the national average works out to 20.1%. MSMEs sectors are dominated by tiny enterprises and Micro enterprises as well artisan based industries, play a significant role in the industrial sector of the state. Generally, their contribution to employment generation is substantial, even when the levels of productivity and total production remain low in this sector. The share of micro industrial units among all the MSMEs units (both registered and unregistered) is as high as 96.3 percent. The state has been consistently low but progressive outlook to meet the changing needs of the state economy and industry. Furthermore, Bihar is also considered as one of the agriculture based industries state attracting investor to invest in Food products, tobacco products, leather products, and non-metallic products, though group of industries, comprising of cotton, jute, wool, paper, rubber, plastic and chemicals, also have their presence in smaller ways.

Government of Bihar states its mission to create employment opportunity for about 5 to 10 million people by 2025 in the state in the MSME sector and its vision is to create a sustainable eco-friendly to maximize the natural resources utilization of and widen the area of operation. The micro and small enterprises play a very vital role in the initiatives for socio-economic development of people in the state. Micro, Small & Medium Enterprises Development Institute (formerly known as Small Industries Service Institute), Patna, a field office of Development Commissioner (Micro, Small & Medium Enterprises) under the Ministry of Micro, Small &Medium Enterprises (MSME) is the nodal office for the State of Bihar having another office located at Muzaffarpur. These Institutes are providing assistance for the promotion and development of Micro, Small & Medium Enterprises in the state of Bihar through implementing policy guideline of Ministry of MSME, Government of India. The major aim of these Institutes is to upgrade

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economic of the state as well employment generation through Industrial development. At this juncture, the present study be carried out to make an appraisal of the growth pattern of micro and small enterprises in Bihar.

Objective of the Study

The present study will investigate the industry wise contribution of MSMEs in Bihar. Distribution of Micro and Small Scale Enterprises (MSSEs) among 38 districts of the state has significant variations. Muzaffarpur, Patna, Aurangabad, Saran, Gaya, Nalanda, Nawada, Darbhanga, Rohtas are key districts accounting for large portion of state enterprises, while rest of the districts are treated as backward districts with sloppy industrial growth, not remarkable progress in the secondary and tertiary sectors.

Hence, the present study will deal with the growth, and performance of Micro, small and Medium Enterprise in the economy of Bihar. Specifically, the objectives of the study are as follows:

1. To analyse the growth pattern and performance of MSME in Bihar,
2. To examine the policies of government of Bihar to promote the MSMEs.

Importance of the Study

Bihar has been in the forefront in sustaining industrial growth and in creating environment conductive to industrial development. Investment – friendly industrial policies, excellent infrastructure and a strong and productive human resource base have made it a flavored destination for manufacturing, export and financial service sectors. The below table depicts the growth of the MSMEs in Bihar during the 2006-07-2014- 15).

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Table 1: Year-wise Micro, Small and Medium Registered Units set up in Bihar

Year	Medium	SSI	Tiny/micro	Total
Up to 2006-07		1433	162063	163496
2007-08	4	42	7156	7202
2008-09	7	25	6122	6154
2009-10	2	41	5048	5091
2010-11	3	33	4799	4835
2011-12	2	56	3904	3962
2012-13	3	53	3681	3737
2013-14	11	131	2991	3133
2014-15	22	150	1879	2051
Total	**54**	**1964**	**197643**	**199661**

Source: Department of Industry, Government of Bihar

The primary aim of enterprises is to generating employment. Micro Small and Medium enterprise which dovetail well with the Indian economic imperatives, have generated large employment in the country. The Micro Small and Medium enterprise in the country outstands every other higher growth of medium enterprises, compared to small and micro enterprises, is a positive trend in the industrial scenario in Bihar.

The MSMEs has played a vital role in the process of industrialization and employment generation in the economy of Bihar. Table-2, represent the growth of MSMEs sector in Bihar in terms of numbers of units, employment, and investment during the period 2006-07 to 2014-15.

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Table 2: Year wise growth in number, employment and Investment in MSMEs in Bihar

Year	Units	Growth in %	Employment	Growth in %	Investment	Growth in %
Up to 2006-07	163496		536890		801.15	
2007-08	170698	4.41	556853	3.72	935.98	16.83
2008-09	176852	3.61	574327	3.14	1054.84	12.7
2009-10	181943	2.88	590338	2.79	1183.48	12.2
2010-11	186778	2.66	607703	2.94	1369.05	15.68
2011-12	190740	2.12	623782	2.65	1754.69	28.17
2012-13	194477	1.96	634676	1.75	2008.54	14.47
2013-14	197610	1.61	651969	2.72	2324.13	15.71
2014-15	199661	1.04	676034	3.69	5163.42	122.17
CAGR	2.25%	(14.83)%	2.59 %	-0.09%	23%	24.64%

Source: Department of Industry, Government of Bihar

Table 3: Year wise Micro and Medium Registered Units set up in Bihar

Year	Medium	SSI	Tiny Micro	Total	Investment (Rs. Crore)	Investment per unit (Rs Crore)	Employment (In No)	Employment per Unit
2015-16	2	20	5048	5091	128.64	2.53	16011	3.40
2016-17	3	41	4799	4835	185.57	3.84	17365	3.59
2017-18	2	33	3904	3962	385.64	9.73	16079	4.06
2018-19	3	56	6381	3737	253.85	6.79	10894	2.92
2019-20	11	53	2991	3133	315.59	10.07	17393	5.52

Source: Department of Industries Gov. of Bihar

At last not least, growth rate of MSME's is not adequate as compared to national average but healthy sign towards progress and prosperity of Bihar. MSME's has continued to play a vital role in developed economy where poverty and an employment is a serious problem. MSME's are the engine that not only

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contributes to high rate of economic growth but also creates demand for goods and services that leads to inclusive and balanced growth of the economy. It also helps to reduce social imbalances and faster sustainable development MSME's of today may be the MNCS of tomorrow. Therefore, top most priority should be given to this sector. It is significant to study the growth pattern of MSMEs in Bihar.

Hypothesis

Our study will be based on the following hypothesis:

H_0: The Micro, Small and Medium Enterprise in Bihar have negative growth pattern.

H_1: The Micro, Small and Medium Enterprise in Bihar have negative growth pattern.

Research Methodology

Nature of Study

The study is analytical in nature. An analysis of Micro, Small and Medium Enterprises in Bihar will be made.

Period of the Study

For the purpose of this study, the period after the introduction of MSME Act 2006 is considered i.e. the required data is collected from the period 2006-07 to 2020-21 (Fifteen Years).

Sources of Data

The study is based Secondary data. The data will be collected from different sources like Final Report of 4thAll India Census of MSMEs, published annual

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report of MSMEs, Economic Review/ surveys of Bihar, Annual Report of SIDBI, Report of Department of MSME&T, journals, magazines, internet database, research papers, related books, District information center(DIC) reports unpublished theses etc.

Tools and technique

The most appropriate research tool like; Mean, Standard Deviation, Compound Annual Growth Rate (CAGR), percentage and graphs will be used to analysis the effectiveness of MSMEs in Bihar.

Plan of Work

The present study will get presented into altogether following five chapters:

Chapter I: Introduction

This chapter will be introductory in nature. It may contain statement of the research problem, objectives, importance, methodology, hypothesis of the study followed by plan of work.

Chapter II : Industrial Scenario of Bihar

This chapter will be devoted to present industrial scenario of Bihar.

Chapter III : Growth Pattern of Micro, Small and Medium Enterprise in Bihar- An Evaluation

An evaluation of the growth pattern of Micro, Small and Medium Enterprises in Bihar will be made in this chapter.

Chapter IV: Problems of Micro, Small and Medium Enterprises in Bihar

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This chapter will be devoted to study the problems of Micro, Small and Medium Enterprises in Bihar.

Chapter V : Conclusion and Suggestions

This chapter will summarise the entire work. Conclusion will be drawn and a good number of remedial measures will be suggested.

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